

## APPAUTHORISE

### Frequently Asked Questions

#### **Q1: What is AppAuthorise?**

A1: AppAuthorise is a new, convenient and secure way to authorise your HLB Connect Online banking and/or HLB Connect App mobile banking transactions that used to require SMS TAC. This feature is available on the HLB Connect App, which can be downloaded from the Apple AppStore, Google Playstore and Huawei AppGallery.

The following transactions in HLB Connect Online Banking and HLB Connect App will still require SMS TAC:

- New HLB Connect registration
- Upgrading of existing HLB Connect account to higher access level
- Reset or change of your HLB Connect username and/or Password
- Changing your HLB Connect security question
- Switching your AppAuthorise to a new device
- Changing your Daily Online Transaction Limit
- Adding favourite account/biller/DuitNow proxy ID e.g. mobile no/ NRIC, etc.
- Reset Dormant Connect Users
- Binding/Linking new mobile device to your Connect profile

#### **Q2: How do I enable AppAuthorise?**

A2: You first need to download the HLB Connect App. When you log in to the app for the first time, the AppAuthorise will automatically be enabled after you link/bind the mobile device with your Connect profile. If you need to enable AppAuthorise on another mobile device, please refer to Q9.

#### **Q3: When do I need to use AppAuthorise?**

A3: If you are a HLB Connect App users, AppAuthorise has replaced SMS TAC and is the only option available for you to authorise the following transactions.

#### **Pay & Transact (no min. amount)**

- i. Transfers to a 3<sup>rd</sup> Party HLB Account
- ii. Transfers via IBG
- iii. Transfers via DuitNow to Account
- iv. Transfers via DuitNow to Mobile/ Other ID
- v. Bill Payments
- vi. Prepaid Reload
- vii. Manage Standing Instruction (SI)
- viii. ASNB Subscription
- ix. Scan QR Transactions
- x. eFD/-i Placement & Withdrawal
- xi. Investment Account-i subscription /redemption
- xii. Credit Card portfolio application i.e. Balance Transfer / Quick Cash / Flexi Payment Plan
- xiii. Debit / ATM Card Services i.e. Create/Change PIN, Reset Forgotten PIN, Activate Card, Card Transactions Limit, Card Feature Settings, Report Lost/Stolen Card & Fraud and Link Accounts.
- xiv. Credit Card Services i.e. Create/Change PIN, Reset Forgotten PIN, Activate Card, Request Increase in Credit Limit, Notify Overseas Travel, Request Card Replacement, Report Lost/Stolen Card & Fraud.
- xv. Customise Account (View & Transact)
- xvi. Update DuitNow ID
- xvii. Update Contact Info (Credit Cards, Deposit Account)
- xviii. Overseas Transfer

If you have eFixed Deposit/-i, AppAuthorise is compulsory if you wish to withdraw your eFixed Deposit/-i via HLB Connect Online or App.

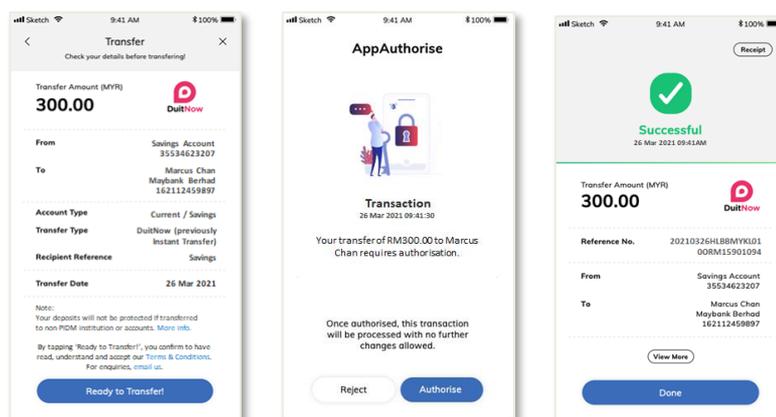
- If you are a HLB Connect App user, simply log in to your HLB Connect App via your primary device to enable AppAuthorise.
- If you are not a HLB Connect App user, download the app and log in for the first time to enable AppAuthorise.

#### Q4: How do I use AppAuthorise?

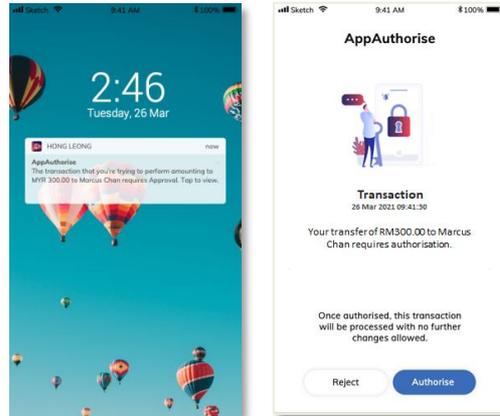
A4: When you initiate any transactions listed in Q3 on your HLB Connect Online Banking/HLB Connect App you will receive a notification on your HLB Connect App (on the device where you have enabled AppAuthorise).

All you need to do is tap on the notification and you will be shown a screen with transaction details and two buttons; **Authorise** and **Reject**. Tap on 'Authorise' if you wish to proceed with that transaction. Tap on 'Reject' if you wish to cancel the transaction.

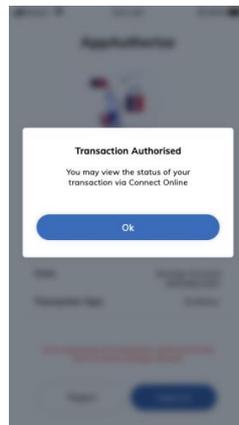
- A) If you are performing a transaction on HLB Connect App where the AppAuthorise is enabled, after you tapped on 'Authorise' you will be brought to the transaction status screen.



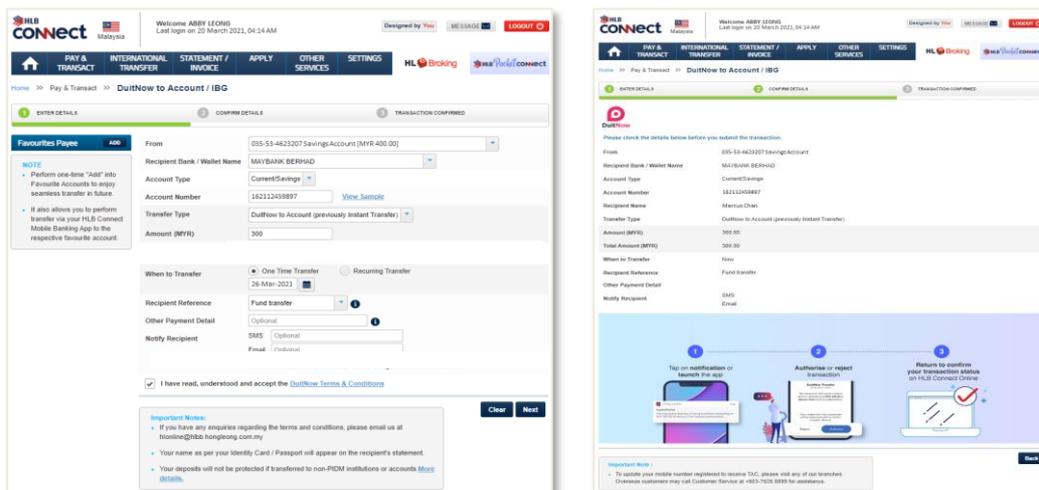
- i) When you perform transaction on **HLB Connect App where you have AppAuthorise is enabled**, after you click on 'Ready To Transfer' you will be served with AppAuthorise screen. Please check the transaction details to ensure they are in order.
- ii) Tap on 'Authorise' in order to authorise the transaction, to decline the transaction, you can tap on 'Reject'. After that you will be brought to a transaction screen that will show the status of your transaction.
- B) If you are performing a transaction on HLB Connect App via secondary device (in this case your AppAuthorise is enabled on your primary device), you will receive AppAuthorise notification on your primary device.
- i) When you tap on that notification, you will be served with AppAuthorise screen. Please check the transaction details to ensure they are in order.



- ii) Tap on 'Authorise' in order to authorise the transaction, to decline the transaction, you can tap on 'Reject'. After that you will be brought to a transaction screen that will show the status of your transaction.

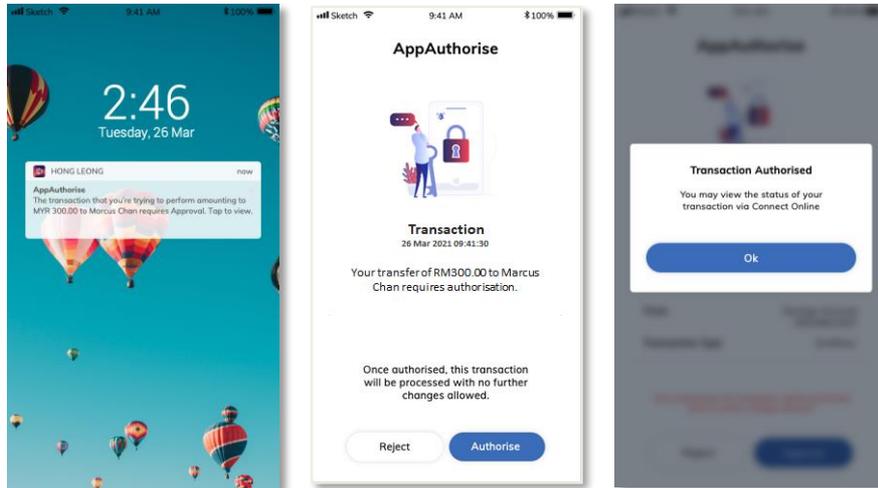


C) If you are performing a transaction on HLB Connect Online.



- i) When you click on 'Next' at your transaction page, you will be shown a page with an instruction to tap on notification sent to your primary device.

- ii) When you tap on that notification, you will be served with AppAuthorise screen. Please check the transaction details to ensure they are in order. **However, if you are not receiving the notification, please tap on the AppAuthorise icon at the pre-login screen of the HLB Connect App where you have AppAuthorise enabled. This will launch the screen.**



- iii) Tap on 'Authorise' in order to authorise the transaction, to decline the transaction, you can tap on 'Reject'. After that you your transaction page in HLB Connect Online will show the status of your transaction.

**Q5: Am I required to use AppAuthorise for all transactions?**

A5: No, some HLB Connect transactions will still require SMS TAC. However, AppAuthorise is compulsory for eFixed Deposit/-i withdrawal via HLB Connect. Please refer to Q3 for the types of transactions that will require AppAuthorise and Q1 for transactions that will still require SMS TAC.

**Q6: When I perform transactions via HLB Connect App but AppAuthorise is enabled in HLB Connect App on another device, will I receive the AppAuthorise notification on the device where I perform my transaction on?**

A6: In this scenario, you will receive a notification on the device that you have enabled AppAuthorise on. You will need to 'Authorise' or 'Reject' the transaction on that device (where AppAuthorise is enabled).

**Q7: Will I still receive SMS TAC after I enrolled for AppAuthorise?**

A7: You will still receive SMS TAC for some transactions as specified in Q1.

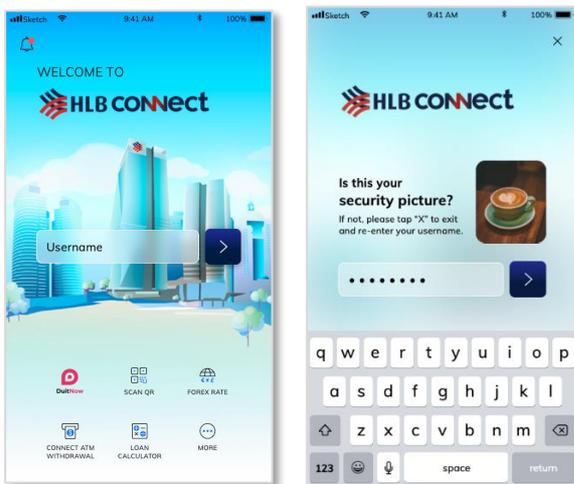
**Q8: I do not have HLB Connect App and therefore do not have AppAuthorise, can I still proceed with online transactions via HLB Connect Online?**

A8: If you do not have HLB Connect App, you will receive SMS TAC instead to authorise your HLB Connect Online transactions. However, AppAuthorise is compulsory for eFixed Deposit/-i withdrawals via HLB Connect. We recommend that you download HLB Connect App and enable AppAuthorise on your primary device for a faster, convenient and secure way to authorise your transactions. AppAuthorise does not rely on telco network and you will be able to authorise your transactions quickly and conveniently as long as your device has Internet connection.

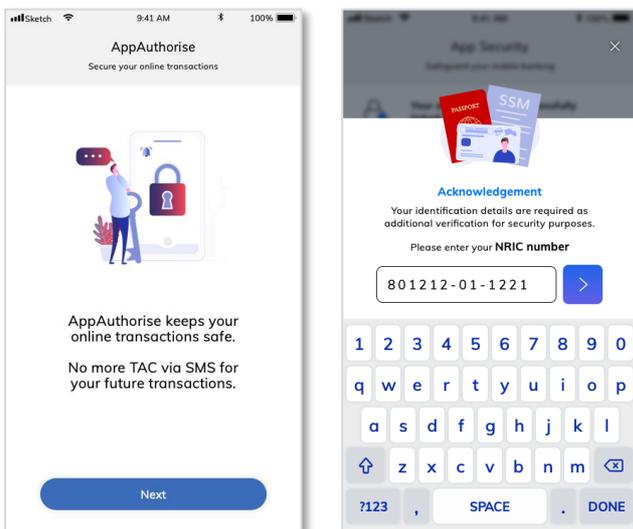
**Q9: How do I enable AppAuthorise?**

A9: Here's how:

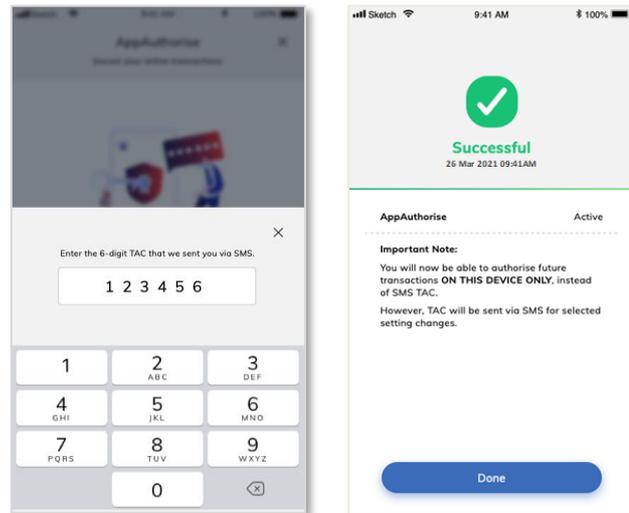
- A) If you are already a HLB Connect App user and already have AppAuthorise enabled on your device prior to 14 March 2022, upon login to your primary device for the first time (after 14 March 2022), you will receive a message asking you to enable AppAuthorise. As part of the verification purpose, you will be asked to enter your ID number (NRIC/Passport/Business Registration number) and 6-Digit TAC that will be sent via SMS to update your AppAuthorise. Once you have provided both details, AppAuthorise will automatically be enabled on your HLB Connect App.



- i) **Login as usual using your username, password and security picture or Face ID or Fingerprint.**

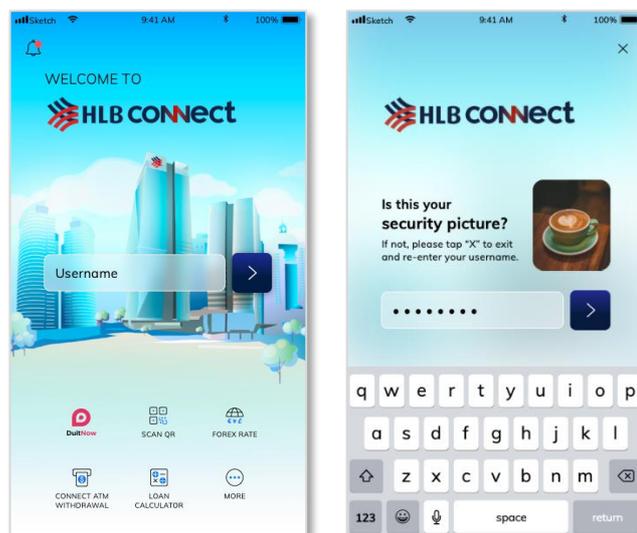


- ii) **You will be served this screen with message about AppAuthorise. When you click 'Next', you will be asked to enter your ID (i.e. NRIC/Passport/BRN)**  
*Important: Please ensure the Business Registration or Passport number is the same one used during registration and the alphabet characters are in uppercase (capital letters)*

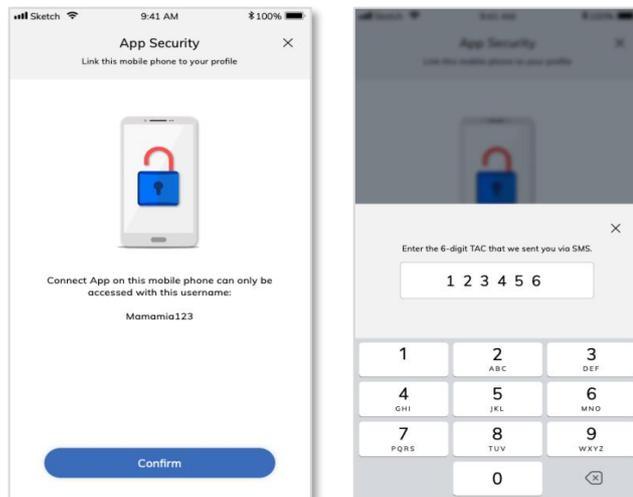


iii) After entering your ID and clicking on the arrow button to proceed, you will be asked to enter a 6-Digit TAC that will be sent to the mobile number registered with the bank. This will enable the AppAuthorise on your mobile device to be used to authorise transactions listed in Q3.

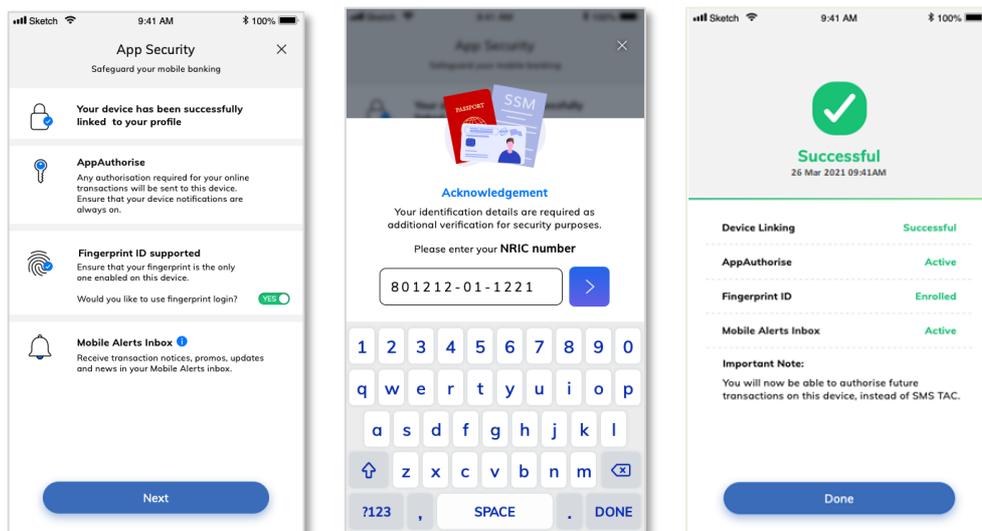
B) If you are downloading the HLB Connect App for the first time, you are required to link/bind your mobile device to your HLB Connect App profile, AppAuthorise will automatically be enabled after the process. As part of the verification purpose, you will be asked to enter your ID number (NRIC/Passport/Business Registration number) and 6-digit TAC. Once you have provided both details, your HLB Connect App is enrolled for AppAuthorise.



i) Login to your HLB Connect App using your Connect username, password and security picture or Face ID or Fingerprint.



- ii) You will be served this screen with message about app binding i.e. 'HLB Connect App on this mobile phone can only be accessed with your username'. When you click 'Confirm', you will be asked to enter a 6-Digit TAC that will be sent to the mobile number registered with the bank. This is to complete the binding process of the device with your Connect profile.



- iii) You will be served this screen with message that the device has been linked to your profile. When you click 'Next', you will be asked to enter your ID ID (i.e. NRIC/Passport/BRN). When you click on the arrow button, the AppAuthorise will be enabled on your device.

*Important: Please ensure the Business Registration or Passport number is the same one used during registration and the alphabet characters are in uppercase (capital letters)*

**Q10: Can I move my AppAuthorise from my current mobile device to a new mobile device?**

A10: Yes, you can. However, you will have to first remove AppAuthorise from your current device before you can enable it on the new device. Please follow these steps:

**A. To remove AppAuthorise from your device you will have to unbind your Connect profile from this device. Please follow the steps below to do so:**

1. Log in to your primary device (the one where you have enabled AppAuthorise).

2. Tap on **MENU > App Settings > Devices & Notifications**
3. Tap on **'Remove'** button next to your **'Current Device'** – the device where you can see **'AppAuthorise Enabled'** label.

**B. To enable AppAuthorise on another / new device, follow the steps below:**

1. Log in to your other device (the one you wish to enable AppAuthorise on).
  - A. If this is a new device that has not been linked to your Connect profile, AppAuthorise enrolment will happen as part of the device binding process.
  - B. If this device is already linked to your Connect profile, upon log in, you will see a screen that talks about AppAuthorise. You will be asked to enter your IC and TAC to enable AppAuthorise.

If you no longer have access to the device where AppAuthorise is enabled, please call our Contact Centre (at 03-7626 8899) to remove/unbind that device from your Connect profile.

We recommend that you enable AppAuthorise on your primary mobile device (the one that you frequently use to perform HLB Connect transactions).

**Q11: I have HLB Connect App on more than 1 mobile device, can I enable AppAuthorise on all devices?**

A11: AppAuthorise **can only be enabled in One (1) device**. For your convenience and banking safety, please ensure you enable it on your primary mobile device (the one that you mainly use for your HLB Connect transactions).

**Q12: I have recently switched to a new Telco and am using a new SIM card, but I my mobile number and device is still the same. Will I still be able to enable AppAuthorise on my device?**

A12: Yes, you will still be able to enable AppAuthorise on the same device. SMS TAC will be sent to your mobile number to enable AppAuthorise. However, if you have changed your mobile number, please update your new mobile number with the Bank as it will affect the SMS TAC delivery that will still be required for some transactions and to enable AppAuthorise. You may update your new mobile number with us by walking to the nearest HLB/HLISB branch or call our Hong Leong Contact Centre hotline 03 7626 8899 if you are residing outside of Malaysia.

**Q13: I have lost my mobile device; can I still register for AppAuthorise on another/my new mobile device?**

A13: Yes, you can but you will first have to remove/unbind that lost device from your Connect profile. To do so, please call our contact centre (at 03-7626 8899). Once that is done, please follow these steps to enable AppAuthorise on your new device.

1. Log to HLB Connect App via your new/other device (the one you wish to enable AppAuthorise on).
  - a. If this is a new device that has not been linked to your Connect profile, AppAuthorise enrolment will happen as part of the device binding process.
  - b. If this device is already linked to your Connect profile, upon log in, you will see a screen that talks about AppAuthorise. You will then be asked to enter your IC and TAC to enable AppAuthorise. Please see images below for reference.

**Q14: I'm changing / selling my mobile device where AppAuthorise is currently enabled. Will I be able to enable AppAuthorise on another/my new mobile device later?**

A14: Yes, you can but you will first have to remove/unbind your Connect profile from the device that you are planning to sell. Please follow these steps to do so:

**A. To remove/unbind the device from your Connect profile, please follow the steps below:**

1. Log in to your primary device (the one where you have enabled AppAuthorise).
2. Tap on **MENU > App Settings > Devices & Notifications**
3. Tap on **'Remove'** button next to your **'Current Device'** – the device where you can see **'AppAuthorise Enabled'** label

**B. To enable AppAuthorise on another / new device, follow the steps below:**

1. Log in to your other device (the one you wish to enable AppAuthorise on).
  - A. If this is a new device that has not been linked to your Connect profile, AppAuthorise enrolment will happen as part of the device binding process.
  - B. If this device is already linked to your Connect profile, upon log in, you will see a screen that talks about AppAuthorise. You will be asked to enter your IC and TAC to enable AppAuthorise.

**Q15: I used to authorise HLB Connect non favourite transactions above RM10,000 using AppAuthorise, do I need AppAuthorise for non favourite transactions below RM10,000?**

A15: Yes, effective from 14 March 2022, AppAuthorise will be required to authorise HLB Connect Online & HLB Connect App transactions with amounts below RM10,000 as well. For non favourite transactions of RM10,000 and above, it is mandatory to use AppAuthorise. Please download HLB Connect App if you are planning on making non favourite transactions with the amount of RM10,000 and above.

**Q16: Is AppAuthorise secure?**

A16: Yes, it is. AppAuthorise will only be sent to the mobile device that has been linked/bound to your HLB Connect Profile. Only you will have access to 'Authorise' or 'Reject' the HLB Connect transactions that are initiated from your HLB Connect Online/App.

**Q17: What if I miss / don't get my AppAuthorise notification?**

A17: AppAuthorise notifications will be sent to your HLB Connect App on the mobile device where you have enabled this feature. If you are not receiving the notifications, these are likely the reasons:

**A. You have turned off notifications on your mobile device.**

To receive notifications, you must turn on the notifications feature on your mobile device that you enabled for AppAuthorise on. You can also access notifications by tapping the AppAuthorise icon at the bottom of your HLB Connect App pre-login screen.

- To enable your app notifications: Tap **MENU > tap App Settings > tap Devices & Notifications > enable News** option

**B. AppAuthorise is not enabled on your mobile device.**

Please ensure you enable AppAuthorise on your primary mobile device (the one that you carry with you all the time).

**C. Your mobile device does not have an active internet connection.**

Please ensure you are in a data coverage area, or have an active internet connection on your mobile device to receive AppAuthorise notifications.

However, if you have missed any of the AppAuthorise notifications, you can still retrieve the notification by tapping on the AppAuthorise icon at the bottom of your HLB Connect App pre-login screen (where your AppAuthorise has been enabled).

**Q18: Can I disable AppAuthorise on my HLB Connect App?**

A18: It is mandatory to have AppAuthorise enabled on one device that you have linked to your HLB Connect App. We recommend that you have AppAuthorise enabled on primary mobile device that you mostly carry with you or use for HLB Connect transactions.

**Q19: I'm a sole proprietor and I'm unable to enable AppAuthorise using my NRIC/Passport number. What should I do?**

A19: If this scenario occurs, it's likely that your HLB Connect profile was created using your BRN (Business Registration Numbers), please enter your BRN instead to enable AppAuthorise.

**Q20: I tried entering my Passport number to enable AppAuthorise, but unable to proceed. What should I do?**

A20: There are two possible reasons why you are not able to proceed with enabling AppAuthorise using your Passport number:

- a) You have registered for HL Connect using other ID e.g. BRN, NRC. In this case you will have to enter the correct ID used during Connect registration.
- b) You have entered a different (newer) Passport numbers to the one we have in the system. In this case you will have to enter the same Passport number used during Connect registration.
- c) You have entered the alphabets in your Passport numbers in lower case. In this case you will have to enter the same alphabet characters from your Passport number in uppercase (all caps).